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COMMUNITY PANTRIES: REVOLUTION OF THE HEART



by Amy HC Ylagan



The Feeding of the Multitude” in Tabgha, Galilee is among many miracles in the gospels performed by Jesus to show Jews and Gentiles His divinity as Son of God made Man, the awaited Messiah.

Its parallel miracle in the Old Testament is the “Manna from Heaven,” the food that God provided for the Israelites led by Moses in the desert during the 40 years that they crossed over from Egypt to Canaan. “This is what the Lord has commanded: Everyone is to gather as much as they need” (Exodus 16:16).

Is there a meaning to “taking only as much as you need” required of the bountiful food in the deprivation of the Judean desert, and complied with, at Tabgha with the 12 wicker baskets of leftovers? No one took home a “doggie bag!”

The message is communal sharing, according to Fr. James Martin SJ, in his book, *Jesus: A Pilgrimage*: “The sharing of food is a communal event, underlining the community aspect of faith. Food is also about giving, sacrificing, and sharing; someone must labor to grow it and expend time and effort to prepare it. Food requires work and sacrifice. Someone also needs to do the feeding, in this case, Christ. Overall, it is a gift.”

Food for the poor is the most urgent need in the veritable desert that the COVID-19 pandemic has made of the world, parched for more than a year now of its accustomed bounty of capitalist production and supply of wants and

needs. According to the World Food Program in May 2020, about 230 million people were at risk of starvation, 130 million more than in 2019. Projections show that the world is not on track to achieve Zero Hunger by 2030 and, despite some progress, most indicators are also not on track to meet global nutrition targets. The food security and nutritional status of the most vulnerable population groups is likely to deteriorate further due to the health and socio-economic impacts of the COVID-19 pandemic.

As early as April 2020, Caritas Philippines and the National Secretariat for Social Action (NASSA) worried about the more than 100 million Filipinos to be greatly affected by lockdown enforced due to COVID-19, as announced by the Philippine government.

NASSA/Caritas Philippines is the humanitarian, development, and advocacy arm of the Catholic Church in the Philippines. It was created by the Catholic Bishops’ Conference of the Philippines in 1966 and mandated to accompany the poor and marginalized in the just and legitimate struggle for social justice and transformation.

Caritas Philippines set up Alay Kapwa (Offering of Oneself), the fundraising program of the Philippine Catholic Church to serve as an emergency fund during calamities and other major social concerns. For its self-funded community food program, Caritas has set up “Kindness Stations” in communities in

30 dioceses across the Philippines, benefitting some 122,000 families. The concept of the “Kindness Stations” is to “decentralize giving and sharing by mobilizing parishes, community organizations, and individuals.

This is unlike the relief operations we are so used to doing in the past. Soon, resources from the government and aid organizations will run out, aid will cease and our collection boxes will be emptied. But we will always have more than enough supply of people with generous hearts and selfless souls. We will always be doing the multiplication of loaves and fish,” Caritas Philippines said.

Kindness Stations have been set up in villages, town plazas, parish churchyards, where neighbors, farmers in the area, store owners, and whoever else had some small donation in kind can deposit their contribution (of course, seeking no payment or exchange for it), and those in need of whatever was available from donations would

pick up what they needed, enough supply of people with generous hearts and selfless souls. We will always be doing the

“Take only what you need” is the perfection of communal sharing, as in Moses’ and the Galileans’ times. And it works, to this day. While the Kindness Stations have fluctuated in exuberance and interest through the seesawing between GCQ (general community quarantine) and ECQ (enhanced community quarantine), a young woman’s heart bled for her hungry poor neighbors who have been waiting for the government’s long-promised P1,000 cash assis-

tance to 22.9 million low-income earners affected by the ECQ in Metro Manila, Bulacan, Cavite, Laguna, and Rizal.

On April 14, Ana Patricia Non put out in front of her residence a rolling cart of canned goods, vegetables, and various other food items from her own pantry and offered these free to those who lacked food. Something like the Caritas Kindness Stations; only, it was a one-woman show.



“Then, taking the five loaves and the two fish and looking up to heaven, He said the blessing, broke the loaves and gave them to His disciples to set before the people; He also divided the two fish among them all. They all ate and were satisfied. And they picked up 12 wicker baskets full of fragments and what was left of the fish. Those who ate were 5,000 men.”

— Mark 6: 41-44

Now called the Maginhawa Community Pantry, her single cart of donated food has become a row of stalls heavy with donations of rice, canned goods, and other food from the neighborhood and beyond, fresh vegetables from backyard farmers and real farmers, and whatever else – some even high-end food. “Donations have come from poor and middle-income individuals more than the rich,” Patricia says.

“Magbigay ayon sa kakayahan, kumuha batay sa pangangailangan” or “Give whatever you can,

take only what you need.” (Sounds familiar!) This is the motto of the Community Pantry which has been replicated in hundreds of community pantries around the country in just over a week! It has been encouraged by excited exchanges among like-minded netizens on social media.

The idea is not new (the Caritas Kindness Stations started it). The Straits Times of Singapore reported that “sharing pantries” also caught on in Thailand last year, where the initiative spread to at least 43 provinces. Similar “food banks” proliferated in the United States

when the COVID-19 outbreak peaked there and millions suddenly found themselves without jobs when their companies had to shut down due to shelter-at-home restrictions. It must be a spontaneous spiritual elevation in the collective (community) consciousness.

But it is probably “only in the Philippines” where organizers of community pantries are red-tagged (suspected of being communists) and profiled (with their dossiers placed on watch lists) or called Satanists (really evil) by military authorities out for blood on their “terrorist watch.” Policemen and other military men, in the guise of checking on social distancing compliance and curfew transgressions have arrested and hauled some to jail from the long queues for the free food.

Originally, the local officials asked for business permits. Then denials of harassment were issued on national TV and social media by the military and related officials who said that there is no red-tagging, no warrantless arrests, no nothing. Suddenly, the government factotums are profuse with praises for such a noble groundswell of the bayanihan (community) spirit in this trying time of the COVID-19.

Might it be that they want the “looking good” thing, riding on the current hype for this unforeseen sensation? Some government offices and local government units (LGUs) have even organized their own look-alike community pantries – free this and that for everyone, anyone, no matter that they, the government, would not get any donations for the free food and goods given. But LGUs have money to allocate for the food security of their constituents. Setting up a community pantry by LGUs “would be redundant because we already shoulder the taxes,” Non points out. Greed for glory?

The Israelites did as they were told; some gathered much, some little. And when they measured it by the omer, the one who gathered much did not have too much, and the one who gathered little did not have too little. Everyone had gathered just as much as they needed (Exodus 16:17-19).

However, some of them paid no attention to Moses; they kept part of it until morning, but it was full of maggots and began to smell. So Moses was angry with them.

Ugly greed and personal gain have no place in noble community sharing. **FD**

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MAGINHAWA NATION



LUZON



VISAYAS



MINDANAO



OVERSEAS

LOSING A WON BATTLE

MARKET MONITOR



by **Edwin V. Fernandez**



PARTY, 'DI HINANAPAN NG PERMIT.



PANTRY, HINANAPAN NG PERMIT.

GAG ORDER

Usec. Lorraine Badoy and Lt. Gen. Antonio Parlade Jr. (NTF-ELCAC spokespersons) have been ordered by National Security Adviser Hermogenes Esperon Jr. to desist from issuing further statements on community pantries.



The government launched an anti-communist insurgency campaign about two years ago. It has gone horribly wrong, with the main implementors exposing themselves as intellectual pygmies and incompetent buffoons.

This should be one of the least difficult jobs in the world. All over the globe, the communist ideology has been rejected even by its founding fathers. Russia has abandoned any semblance of its communist roots, simply morphing into a pseudo-democratic but in reality a dictatorial state. China, while maintaining a communist mask, is far more capitalist than most countries.

The remaining dihard countries that profess the Marxist-Leninist line are wallowing in poverty – Cuba, Venezuela, and North Korea. At the end of the day, history has proven that the end result of communism is mutual poverty, except for the party apparatchiks. Communism is a failed ideology, completely failing to deliver on its promises of a worker's paradise.

In the Philippines, we have the distinction of having the world's longest-running communist insurgency – kept alive by slow economic progress as well as corrupt and incompetent government. It also has been exacerbated by the delusional policy of hiring into government those out-and-out Communist Party members and sympathizers. This has been based on the completely baseless thinking that communists are good and honest administrators. If they were, then the world would have widespread communist governments, but history has proven otherwise.

Local experience has demonstrated time and again that the vast majority of Filipinos loathe the communist ideology. Almost all past elections have shown that the ultra-leftists only win by using the inutile partylist system in Congress. Communist-leaning candidates running for higher office have failed miserably.

Comes now the National Task Force to End Local Communist Armed Conflict or NTF-ELCAC. Relative to its miniscule significance in current events, it is one of the best-funded units of the administra-

tion, with a budget of P19.1 billion which apparently has priority for funding over COVID-19 concerns like vaccines and ayuda. Of this

P10.68 billion has already been released. The funds are to be ostensibly used for aiding barangays exposed to insurgency influences.

No details have been provided as to the deployment of the funds, but what little is known is that Davao City has gotten a substantial chunk of this funding, amounting to over a billion pesos. My naturally suspicious mind, coming as it is with few details of the application of the funding, lends itself to the shaping of another great steal.

Meanwhile, showing their possession of big mouths and small brains, the NTF-ELCAC leadership waste their time and resources by shamelessly red-tagging innocent people with no apparent proof or evidence, picking fights with the Senate, and denouncing the Community Pantry projects as tainted with leftist leanings. It has come to the point that the NTF-ELCAC's vice chair has told his attack dogs to essentially shut up because their mouths were going ahead of their brains.

There is a real threat to national security caused by the armed communist insurgency. But any claim that they are a force for reform are completely debunked by the NPA's documented extortion, illegal logging, and drug trafficking activities. Yet, seeing all of the factors that should contribute to the success of the NTF-ELCAC, it has been one disaster after another.

If they were truly serious about their tasks, they would be better off deploying their humongous budget to revitalizing patriotic organizations such as the Boy Scouts, Girl Scouts, CMT, and ROTC programs; supporting the parents of youth recruited by the extreme left and organizing them into a voice to denounce the folly of schools letting front organizations operate inside campuses; setting up a reward system to locate and capture armed insurrectionists; conducting seminars to present the utter failure of the communist ideology; and presenting details of their budget applications to show that it is not kurakot.

Amid persistent rumors that the billions spent for the pandemic have been spirited away to prepare for 2022, there is hard evidence that there was an attempted steal through potential overpricing of vaccines, which fortunately was foiled by voices in the Senate. Now NTF-ELCAC: do you deserve the billions entrusted to you or is this just another big boondoggle for 2022? **FD**

ROOTED IN CHRISTIANITY

ONE VOICE



by **Bingo Dejaresco III**

Man does not live by bread alone, but he must have bread. The first human right is the right to live. And to live, one must have bread (and water).

The overall failure of the government in this pandemic drove Patricia Non, 26 – no doubt enlightened by the Holy Spirit – to set up the first “community pantry” in the country in Maginhawa, Quezon City. The idea was for people to donate what they could, and those wanting to take what they needed (no more, no less), of food, hygienic products, and other basic necessities.

This was pure Filipino bayanihan solidarity, and one rooted in the Christian gospel. No one can ever kill an idea whose time has come, even if they kill the people who volunteer to serve in these pantries.

Once again this sense of “people power,” inspired by desperation and compassion, has rung bells around the world. The Washington Post and the Vatican have taken notice. The German ambassador to the Philippines, Anke Reiffenstuel, was so impressed that she donated to Patricia’s project.

The message has global charisma: Filipinos in Dili, East Timor, started their own community pantries, too. Every barangay in the Philippines should start theirs and prove to the government that we can take care of ourselves, if it cannot.

There are now talks of library pantries (exchange or donation of books and reading materials) and dog pantries (food for man’s best friend).

No amount of red-tagging and hissing by misguided men in the military can ever shoot down this humanitarian movement that has escalated to 887 community pantries from northern Cagayan to southern Zamboanga City. Even some military men were moved to donate to the Maginhawa pantry of Patricia, who was un-

That communist is breaking and distributing bread!



fazed by the state harassment, saying, “I have nothing to explain. But those who are not doing their jobs have a lot of explaining to do to the people.”

No less than Justice Secretary Meronardo Guevarra defended the community volunteers. “Checking the profiles of community pantry organizers violates privacy law,” he warned. That being so, cases should be filed against the violators.

The movement arose amid a million cases of COVID-19 in the country, some 17,000 deaths, and the vaccination of only less than 5% of the 70 million population needed for herd immunity, plus a health care system bursting at the seams with patients. So inept is the government that it could not even do a good job of distributing fully the \$475-million cash aid to the poor, according to the Washington Post. The project was extended to May 15 instead of ending on May 1.

No, the community pantry is not an advocacy to revert to Christian Socialism – where all people work to produce and to share all the fruits for the common good, as was the case centuries ago.

In the SVD seminary, since we were trained to become eventual missionaries, we all ate the same common food. Whenever visitors would bring food to individual seminarians, they were expected not to keep the goods but to

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Those who spend in charity will be richly rewarded. (Quran 11:11)

FROM MUSLIM MINDANAO

TIMOR-LESTE OPENS FIRST COMMUNITY PANTRY

A community pantry has opened outside the Philippines on Wednesday.

Inspired by the community pantry movement sprouting all over parts of the Philippines and the Filipino “Bayanihan spirit,” Timor-Leste has launched its first community pantry dubbed as “Baltra Fero’s Community Pantry” on Wednesday, April 21.

MB #BeFullyInformed

TO CATHOLIC EAST TIMOR

share them with everyone. It was not always followed, of course, as there are violators for every rule made. But the idea was to get used to living in a community where everything was shared by everyone.


In fact, this was the root of early Christian communities. Wrote the learned Seneca about such golden-era communities: "What race of man could be luckier? They pay for each other's requirements for survival like a parent. What it all amounted to was undisturbed possession of resources owned by the community. I can surely call that race of men one of unparalleled riches, it being impossible to find a single pauper."

Christianity has evolved since then with the evolution of socialism and capitalism.

The Church has concluded that poverty itself is not enough to establish an apostolic life, otherwise every beggar would be an Apostle.

The Christianity of today merely calls for a revolution of the heart: Those who have more in life should give up some of the resources they do not need (or do not need badly) and share them with those who have less in life.

After all, to whom much is given, much is being asked. It has been written that the sign of the Cross is stamped on everything we own. For in Calvary, Jesus gave up His most precious possession (His life) for the sake of other – sinners like all of us. One cannot contemplate on this fact without developing some reflection on the true Christian view of worldly possessions – whether they really are just ours, or ours and others.

The community pantry movement should rekindle our belief once more in a basic Christian truth: Are we human beings for ourselves alone, or are we human beings for others? Shalom! 

PATRENG'S PASSION: A FAMILY LEGACY OF GIVING AND CARING

The night before 26-year-old Patreng Non installed a community pantry on Maginhawa Street in her Quezon City neighborhood, she was on the phone with her older sister, Jenny, 32, who lives in Washington, D.C. They have been talking regularly over several months about dire conditions in the Philippines due to the pandemic and how job losses and unemployment have made life harder for the poor and low-income families. They talk about their day-to-day struggles, frustrated about the government's slowness in providing relief.

But the phone conversation the night of April 13 took on a certain urgency. Patreng felt she needed to do something right away but didn't know how. They brainstormed about mutual aid and how it worked. Jenny mentioned about having volunteered in community pantries in the DC metropolitan area, helping cook Filipino food Friday nights at St. Margaret's Church, and delivering them to about 200 homeless and low-income families.



PATRENG NON'S FAMILY (left to right): her mom Zena Bernardo, Patreng and siblings Jenny, Mox, Diana



As Patreng listened to her sister, the idea of a community pantry sounded more and more appealing and doable. She listed everything she needed to do the next morning: constructing a makeshift bamboo cart and using her savings to buy fruits, vegetables and other groceries. She also spent time on her computer googling about food banks and stumbled on a phrase that summed up what she had in mind all along: "Give what you can, get what you need." After getting help from her mother to translate it, she scrawled the words on a poster board. "Magbigay ayon sa kakayahan, kumuha batay sa pangangailangan" became the slogan that captured what Patreng envisioned.

The message resonated widely. There are now more than 800 community pantries all over the country, thanks to Patreng and her family.

Excerpted from the article written by Jon Melegrito and published by Manila Mail US, a fortnightly Filipino newspaper in Washington, DC.

COMMITTEE CLIPBOARD



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COMMITTEE CLIPBOARD

JFINEX, ICF Philippines Launch Coaching Program

The Junior FINEX Committee (JFINEX), in partnership with the International Coaching Federation Philippines Chartered Chapter (ICF Philippines), conducted a coaching webinar and complimentary one-on-one sessions on May 21, 2021 with select partner schools. The event was attended by 98 participants, including 30 students who

availed of the free coaching sessions.

With guidance from volunteer professional coaches, the sessions enabled the students to attain a level of self-awareness of their goals and aspirations as well as how to move forward with different aspects of their lives such as family, health, money, relationships, and studies. .



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COMMITTEE CLIPBOARD

Arts and Culture Committee Deconstructs Juan Luna's "Parisian Life" Painting

Through its Arts and Culture Committee, FINEX held a webinar titled "Interpretations of Juan Luna's Parisian Life" on May 27, 2021 with Dr. Eric Babar Zerrudo as guest speaker. The online event drew an audience of more than 120 participants.

Dr. Zerrudo explained how the painting came to be known as the Parisian Life and described its physical attributes as well as its provenance. Juan Luna had given the painting to his friend Ariston Bautista, who was in Paris at the time the painting was completed. Bautista brought the painting back to Manila, where it was displayed at the Bautista-Nakpil family home in Quiapo. The ownership then passed to the descendants of Ramon Nakpil, Bautista's brother-in-law, until it was sold in Hong Kong in November 2002 at a Christie's auction, where the Philippine Government Service Insurance System (GSIS) acquired the painting for P46.72 million.

Three patriots appear on the painting: national hero Dr. Jose Rizal, Ariston Bautista, and Juan Luna himself. This is the only work of Luna where he painted his own image, which is the first clue that the Parisian Life is no ordinary painting, and that Luna may have been conveying a deeper message. It was painted in the 1890s when the Impressionist Style was in vogue. The leading Impressionist painters at the time were Pierre-Auguste Renoir, Claude Monet, and Georges Seurat.

According to Dr. Zerrudo, three interpretations of the paintings are derived from experts in the art and heritage sectors of the Philippines. First is the literal and popular interpretation of a coquette or flirtatious lady sitting in a Parisian café with three male admirers.

Second is the tragic and biographical interpretation based on the unfortunate events that occurred in Luna's life in 1892, the same year that the painting was completed. Suspecting his wife Paz Pardo de Tavera was guilty of adultery, Juan Luna shot her in a fit of jealousy and rage along with her mother, Juliana Gorricho, and her brother, Felix Pardo de Tavera. Paz and Juliana both died from the gunshot wounds. Juan Luna was arrested and charged with murder but was acquitted of murder charges

and released after only two months, having been found to have committed a "crime of passion."

Third is the symbolic and historical interpretation provided by Prof. Roberto Feleo of the University of the Philippines College of Fine Arts. This interpretation focuses on the symbolism of the painting's central figure – the lady, the shape of her figure, the position in which she is seated, and her facial expression. Using the mirroring technique, Dr. Zerrudo demonstrated how the



the mirror image of the Philippine map fits perfectly against the image of the lady, with all the Philippine provinces falling within her pink gown. This interpretation theorizes that the lady symbolizes the Philippines, the motherland and once this is unlocked, the viewer is also able to unlock other aspects of the painting, such as the relevance of the three patriots who are looking at the motherland with concern.

Luna used certain techniques to demonstrate the emerging national consciousness of the Philippines in 1892, which was also the year when the Katipunan was formed and when La Liga Filipina was established. It was also the year that Dr. Jose Rizal was exiled to Dapitan. The tension, evident in the way that the lady in the

COMMITTEE CLIPBOARD

ICT Committee, BSP, Mastercard Host Webinar on QR Codes

The Information & Communications Technology Committee of FINEX conducted a webinar titled “A Cashless Society Driven by QR Codes” on 28 May 2021.

Guest speakers were Mamerto Tangonan, Deputy Governor & Head for Payment and Currency Management Sector of Bangko Sentral ng Pilipinas; Robert Moore, Vice President for Real-Time Payments of Mastercard; and Mark Joaquin Ruiz, Co-Founder & President of

Hapinoy. Paul Haberer, Vice President for Program Delivery of Mastercard, joined the speakers in the panel discussion.



Continuation from page 12

painting is seated, is an allegory for the restiveness in the Philippines at that time, eventually leading to the Philippine Revolution of 1896.

In concluding his talk, Dr. Zerrudo gave participants some pointers about viewing impor

tant paintings such as the Parisian Life. He said when viewing a painting, one must not only look at the image in front of oneself but also try to see the story and meaning behind it.

WINNING BY LOSING

INNER GARDEN



by Wilma I. Miranda

I don't wanna play since I don't wanna lose!" That is always the whining of my four-year-old grandchild – the youngest member of our family at home. Young and old, whether in business or personal life, people have to learn and re-learn the discipline of accepting a loss or to have a mindset that losing is not always that bad. It can have its positive side.

Everybody was looking forward to our Philippine candidate Rabiya Mateo to win in the recent 69th Ms. Universe pageant because she was an early favorite and among the most popular candidates. But early on in the live telecast, she made it to the top 21 but was not able to land in the top 10.

Many people I know turned off their TV, laptop, or mobile devices when Ms. Philippines was not called. They were no longer interested since for them they have better things to do. But even if she did not win, Rabiya said that "she gained the hearts of millions of Filipinos which made her a winner." And may I add the experience of being in the contest is invaluable whether you win or lose.

There are many past winners who had experienced several losses before they ultimately won the Ms. Universe pageant – the best example is 2015 winner Pia Wurtzbach. Even this year's winner who is from Mexico, Andrea Meza, was first runner-up for the Ms. World title in 2017. But that experience gave her more ideas on how to win the crown and did not deter her from joining another pageant and ran away with the crown.

Admittedly it is not easy to lose. But when we are trained with the right values intact, we begin to see that even the bad can bring us good. It may take a while to process but in the end – whether in sports, in stock markets ("winning by losing" paradox), in whatever business endeavors one




has, and much more in our personal lives – those who ultimately win despite the losses are those who know how to lose.

That is why it is important that while still young, children should be allowed to experience losses. Games can be the best learning ground for kids to know the value of good sportsmanship. And we can only teach by example or by being good role models. The following is a guide on how to handle losses wins at any stage of life:

- A good winner wins without gloating, a good loser loses without sour graping.
- People watch how you react, so be a good model of winning and losing.
- If you lose, don't recount over and over again to people your loss as it will just exacerbate the bad feeling.
- Learn as much as you can from the experience; real loss comes from not learning from your mistakes or shortcomings or the real reason why you lost.

There might be some other reminders of how to deal right with losing. Yet bottom-line, the best we can do instead of sulking, looking for scapegoats, or sourgraping, is to focus on how to move on and giving it our best shot in case there is still a next time around.

Better still: let us remember that in life, "we win some, we lose some." But a real winner is someone who is magnanimous when winning and gracious when losing. 



Q&A with Joey Cuisia

What were the cultural values you grew up with that guided you in your life's journey?

Since I had a mixed Asian-European parentage, my mom being Filipino-German, and my dad being Filipino-Spanish-Chinese, I must have developed a mix of Filipino and Western values, as follows:

Hard work and industriousness.

Even as a young boy, my parents had inculcated in me the value of hard work as a student and encouraged me to excel in my studies. I was a consistent honors student in my elementary grades and graduated as salutatorian in my high school graduation in 1962 and I graduated at the top of my LiaCom class with magna cum laude honors in 1967. In high school, I was encouraged to do part-time work in our ham business during my Easter and Christmas breaks as well as summer vacations. I learned early in my career that if I wanted to succeed, I had to be willing to work much harder than my colleagues.

Resourcefulness. I did not belong to a wealthy family so I had to learn to live with a limited budget from my elementary grades all the way to my collegiate years. Thus, I worked hard in order to earn a five-year collegiate scholarship from De La Salle College (DLSC). I worked for a university scholarship for my MBA degree program at the Wharton School of the University of Pennsylvania because my parents could not afford the cost of my MBA tuition. I rapidly rose in the organizational ladder at Ayala Investment & Development Corporation (AIDC), my first job after I returned from the US, rising from As-



sistant Manager to Senior Vice President in a span of seven years because of my hard work and determination to succeed. On many occasions during that ascent on the AIDC organizational ladder, I spent 14-16 hours working on certain days, especially when we were preparing for initial public offerings (IPOs) or loan syndications.

Discipline. My Germanic heritage may have had some influence on me because I understand that my German grandfather was very disciplined and well organized. I developed the habit of waking up early in the morning to attend daily Mass at De La Salle prior to my classes. I was always on time in class and submitted all my assignments on time. My time was well managed because I hated to waste precious time. I maintained a good balance, among my studies or work, sports and physical fitness, time spent with family members and friends, leisure and entertainment, and spiritual activities.

Family orientation. My parents, grandparents, and siblings were important in my development as an adult. When I got married and had my own children, family became even more important to me. I recognize the support and encouragement I got from my family and I attribute my success to the inspiration and motiva-



by **Manny R. Guillermo**

Executive integrity and executive competence are an enormously potent combination. This we all know only too well. In fact, we could even add that this virtuous combination confers a nearly unbeatable competitive overall executive advantage.

In this quarter's edition of the FINEX Digest, it is doubly gratifying that we get to feature two outstanding luminaries who had for a long time lorded over the country's insurance sector at their highest levels of influence and innovations. Each one of these two executive giants in our midst has lent his and her vital contributions, indeed their precious presence, to the organizations fortunate enough to be accorded their inspired leadership – progressing each time in scales of reach, breadth and scope.

We are featuring them not for their well-known domain's dominance of the country's two largest insurance empires, but together, they represent the epitome of every FINEX member's aspirational context of executive integrity and executive competence. **FD**

Joey meets Pope Francis during the Holy Father's visit to Manila in 2015 and presents his credentials to then US President Barack Obama at the White House in 2011



tion that I got from my parents, my wife, and my children. Whenever I suffered some setbacks, they were always there by my side to encourage me to overcome the challenges and not allow the setbacks to discourage or depress me but instead to keep trying until I succeeded in whatever endeavor that presented obstacles to my success.

Religious adherence. I was fortunate that my grandparents, particularly my grandmother, and my parents inculcated in me a strong love for my Catholic faith and a devotion to our Blessed Mother. Even as a young boy, I would join the family rosaries and this

practice I carried on until adulthood. Whenever I faced adversities, I would always resort to prayer and meditation, to seek guidance from the Almighty on how to tackle the difficulties I was facing. On occasional failures, I would seek solace and comfort from our Blessed Mother Mary, St. Joseph, and my favorite saint, St. Josemaria Escriva de Balaguer, founder of Opus Dei. However, because of my strong faith, I never allowed failures or disappointments to hinder my ability to move forward and pursue whatever goals I had.

Did you experience any compelling adversities that you have triumphed over in your career? How did you manage through them?

From my elementary grades all the way to my collegiate years and in my graduate studies, I had to cope with my poor eyesight. While I had reading glasses, this was not enough because my grade was extremely high. To enable me to read what was on the blackboard, I had to be in the first row and this is why I had to be early in the classroom to get as close as possible to the blackboard. Later I shifted to contact lenses but I still had a problem reading from afar. As medical technology improved, I was

fortunate to get my natural lenses replaced with manufactured lenses and this helped improve my eyesight, thanks to the doctors at Asian Eye Center. I never imagined I could read even small print from my cell phone until I got my lenses replaced.

Another adversity was my very fair skin, which made me very different from all of my classmates and colleagues. I was being called an albino because of the lack of pigmentation. I used to get very upset about it when I was a young boy and sometimes got into heated arguments with my classmates. However, as I grew older, I managed to accept that I was dif-

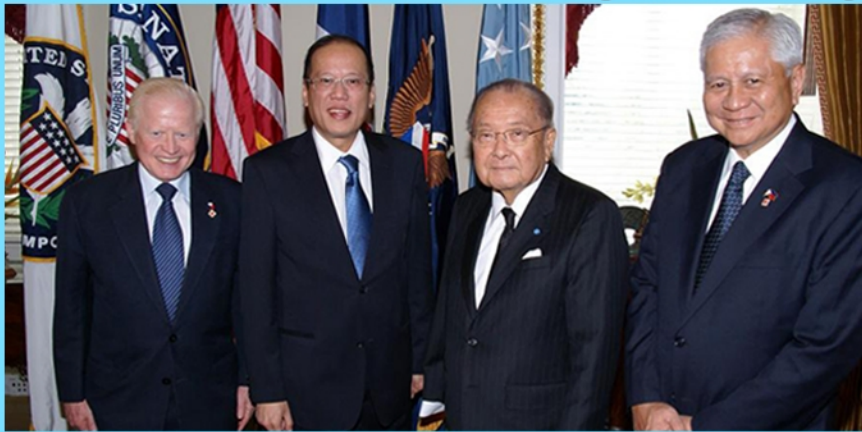
ferent, even though I had two brothers and a sister who were blond just like me, and we attributed that to my German grandfather who was likewise blond. After many years it no longer troubled me when someone made fun of my color, or lack of color. One big disadvantage was that I could not be under the sun longer than 15 to 20 minutes, which prevented me from enjoying the beach or playing sports outdoors.

What do you consider your key successes through the years?

As a student, my key successes are my graduation as Salutatorian and President of my HS'62 class at DLSC and earning a five-year scholarship; graduating at the top of my AB-BSC

'67 class at DLSC with Magna Cum Laude Honors; obtaining and maintaining a two-year scholarship from the University of Pennsylvania to pursue my MBA degree at Wharton.

In the SSS, my most notable contribution was to get President Cory Aquino to amend the SSS charter and diversify its portfolio by allowing investments in equities and other type of assets beyond government securities. The returns on SSS' investments have soared since that amendment was made. Today the SSS has



Joey visits then US Senate President Pro Tempore Daniel Inouye at Capitol Hill together with then President Benigno Aquino III and then Foreign Affairs Secretary Albert del Rosario



US-Philippines Society board of directors pays a courtesy call on then President Aquino III in Malacañang Palace

been able to improve considerably the benefits enjoyed by its members.

Although I do not claim sole credit for this accomplishment, the passage of the bill creating a new and independent *Bangko Sentral ng Pilipinas* (BSP) under Republic Act 7653 had made a tremendous impact on the monetary and financial system of the Philippines because the new BSP had a clean balance sheet with a paid-in capital of P10 billion and a structure that guaranteed its independence from the government even though the appointing power was still the President. The improved structure of the BSP allowed the monetary authority to effectively manage monetary policy.

The liberalization of the foreign exchange environment resulted in the dismantling of foreign exchange controls, which encouraged our exporters to diversify their markets and encourage foreign investors to bring in long-term foreign direct investments.

When I arrived in Washington DC, one of the first problems presented to me by the Philippine Embassy officials in 2011 was the warning that the US State Department sent to the Philippine government because we had been downgraded in the Trafficking in Persons (TIP) report to Tier 2 Watchlist consisting of countries which were not doing enough to address the human trafficking problems in the country and the danger that we would lose access to economic assistance from the US government if we were downgraded further to Tier 3. We presented all the evidence we could gather to show the US government all the measures taken by the Philippine government to address the trafficking problem. Within three years we moved up our ranking to Tier 2 and by the end of my assignment on June 30, 2016, the Philippines had been upgraded to Tier 1, the only Southeast Asian country at that time to attain such a rating. I understand Singapore moved up to Tier 1 a few years later.

Another problem we faced was our inclusion in the Special 301 Report of the Office of the US Trade Representative (USTR), which claimed that the Philippines did not provide

adequate and effective protection of intellectual property rights and fair and equitable market access for US persons that rely on protection of intellectual property rights. We were able to present sufficient evidence that the Philippines was vigorously undertaking measures to protect the intellectual property rights not only of American firms but also other foreign firms. Within two years, we were able to convince the USTR's special committee to remove the Philippines from the watch list.

In the private sector, I take pride that with the support of my competent and effective management team in Philamlife Insurance Co., we managed to maintain our no. 1 ranking as the largest and most profitable life insurance company during my entire tenure as President and CEO. I venture to say that our businesses including Philam Plans, Philam Care, Philam Asset Management, Philam Savings Bank, and

Philam Properties made us one of the most successful diversified financial conglomerates at the time I was at the helm of Philamlife.

If you were the President of our country today, what is the most urgent measure you would do? Why?

I would have appointed an epidemiologist or an infectious disease expert as Chair of the IATF and a logistics expert from the private

sector as Co-Chair rather than appoint military men to head it. I would maintain the same membership in terms of the departments and agencies that would be part of this IATF but I would have made sure we had developed a robust testing, tracing, and treatment (TTT) capability throughout the country. It is clear that our testing has been grossly inadequate; our contact tracing has been very weak and ineffective; and our treatment capabilities have been severely deficient.

Government has not provided sufficient resources for the development of a strong TTT strategy and has not relied on the medical experts who could have provided scientific guidance in addressing the COVID-19 pandemic. While it is important to reopen the economy as soon as possible, this cannot be done unless we



have managed to develop a strong TTT capability to tackle the expected surges once the economy has been reopened.

We should learn valuable lessons from countries that have effectively handled this pandemic. As soon as the vaccines are available, government must immediately ramp up their distribution around the country in a most effective manner to ensure they are properly distributed and immediately applied to those who are eligible to take the shots. I hope the government has developed a master plan for the distribution and deployment of vaccines.

How would you make your judgment on striking a balance between the loss of human lives and the risks of reactivating the economy by prematurely lifting the lockdowns?

Some countries have not even imposed a national lockdown and yet have managed to keep the number of COVID-19 cases well below our numbers despite the most stringent and longest lockdown that has been implemented by any country. Those countries followed the health protocols suggested by medical experts and their national leaders listened to their scientists and used science as the basis for handling the pandemic.

We cannot strangle the economy by insisting on prolonged lockdowns that result in huge job losses but we also cannot risk the lives of so many people by prematurely reopening the economy. But if we don't listen to the medical experts and scientists who understand this pandemic better than our military officials who have been tasked to handle this situation, then we will continue to suffer a protracted economic recession as well as the continued loss of lives which could have been prevented.

How have you balanced your lifestyle so as not to miss out on your family despite the conceivably grueling demands of your work?

I have to admit that during the first 40 years of my career, both in the private and public sec-

tors, I failed to maintain a good work-life balance and this is one of the regrets of my life. I felt that I did not spend enough time with my family, particularly when my three eldest daughters (of the five that we had) were growing up because those were the years when I was just moving up the organizational ladder in the companies and institutions in which I worked where my working hours were as long as 14-16 hours. I tried to rectify that in the latter part of my career when I had a more conscious effort to maintain a proper work-life balance allotting sufficient time for my family, my spiritual activities, leisure and physical fitness, spending time with friends, aside from work

hours. My exposure to the teachings of St. Josemaria Escriva has helped me to have the proper focus in my life.

If you had such an opportunity, what would you change otherwise in the way you have crafted your career to flourish?

I must admit that having worked long hours on weekdays and even on weekends must have earned me my rapid promotion in my company but I also paid a high price for it. I recall that one of my daughters confided to me when she was much older that one of her resentments against me in her younger years was that she felt that I had not given her the kind of attention that a father should have given her. She mentioned that I failed to attend some of the impor-

tant father-daughter activities in her school and she felt so bad about it. When I heard that from her, my heart sank and I felt so bad and apologized to her. Then I told her that that's one of my regrets and if I had another opportunity to live my life again, I would not have committed the same mistake.

I would have made sure that my daughters would have gotten the kind of attention they all deserve. I hope that she has forgiven me for that shortcoming. I have always felt that my family is so important to me and the last thing I would do is to disappoint them or let them down. **FD**



The Cuisias' "Tree of Life" in Auckland, New Zealand (L-R) daughter Ina; wife Vicky; daughters Anna, Justine, Jaymi; patriarch Joey



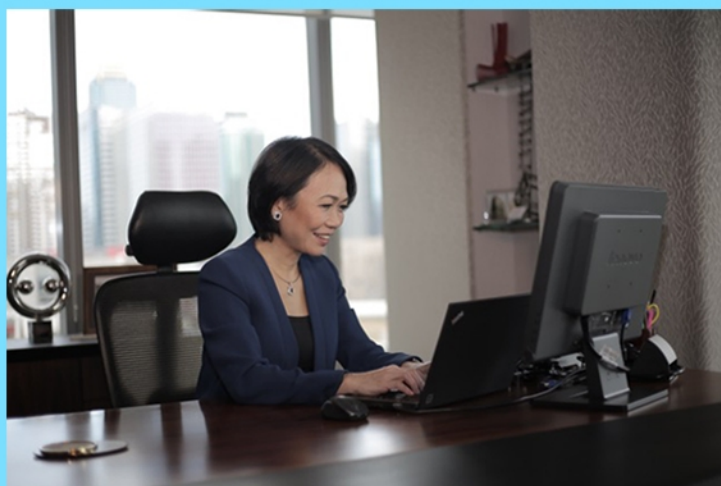
"Opa" with his grandchildren (L-R) Dylan, Zari, Crae, Lana in 2019

Q&A with Riza Mantaring

What were the cultural values you grew up with that guided you in your life's journey?

I was very fortunate to be born to parents for whom excellence, integrity, respect for others, and helping the less fortunate were part of how they lived their lives. They both topped the board exams in engineering so from the time we were young it was just naturally expected that we would do our best whatever we did – it was not through pressure, but through them walking the talk. They taught us not to put limits on ourselves by allowing us to go into whatever we wanted. So I have siblings who hold US patents, another who is a PhD in artificial intelligence and works on highly advanced applications for the US military, and another who heads a neonatal ICU in a major US hospital. And at 51 I started running marathons because I never felt I couldn't do it because I was already too old!

Integrity was non-negotiable. We were comfortable but by no means wealthy, and at one time my dad was head of purchasing. The suppliers would try to give him gifts to cull favor with him, but he returned every single one. For a young girl envious of classmates who had Betamaxes, seeing one turned away was tough! And despite the lack of funds, they never failed to help others. At one time a man passed out from hunger right in front of our door. My dad brought him in, fed him, and found out he had come to Manila to try his luck, but now all he wanted was to be able to go home to the province. He gave him money to go home, and a couple of weeks later we received a letter from his wife thanking us for helping him get home. And when my dad passed away there was a constant stream of people telling us of how he had helped them – security guards and a clinic nurse talking of having lunch with him while he counseled them; ordinary workers along with executives whom he mentored. It was all



these stories that shaped us into who we are today.

Did you experience any compelling adversities that you have triumphed over in your career? How did you manage through them?

I don't know if I can point to any major adversity, but definitely many challenges along the way. At one time I joined a start-up software consulting firm, and we were able to get a contract with a top Japanese computer company. We were tasked to create a system for them to be sold commercially, and I was the lead designer. It meant many months of working 16-hour days every single day, even on weekends, and I had just given birth. We were able to deliver on time but that experience really made me reflect on my priorities, and I realized I was not willing to sacrifice family for career, so I quit and moved to Sun Life which at that time was just setting up an IT hub to support all the other Asian operations – the precursor of today's BPOs.

When I was offered the CEO position, I turned it down since I really wasn't interested. As a child I was a nerd and grew up reluctant to take on leadership roles. But somehow I kept getting pushed into leading, and over time I learned to adjust. This time my boss convinced me to take the job. One of our board directors who was a former CEO spoke with me before I assumed the position. He said: "This job is unlike any you've ever had before. Your life will change." And he was right.

During my first five weeks I wondered whether I would last five months, let alone five years! It seemed issues were coming at me 24x7. But I kept my head down and worked through all the issues and challenges that came my way. I also had help from the people in the company. Whenever a transition takes place, a company goes through a period of instability where competitors try to see how they can dis-



Riza at the Sun Life Philippines head office in BGC

rupt your operations. In our case rival companies tried to poach our best sales people – head office managers and entire branches! And all sorts of rumors were flying, all trying to undermine us. But the leadership team rallied around me and we didn't lose a single person. After five months I realized that I had gotten used to the pressure of the job and I no longer even noticed it.

When faced with tough odds, that strategy generally works – break down a huge problem into many smaller chunks and address each one in turn. It's also important to build a great team because great achievements are never due to just a single person, and I will always be grateful to have worked with a fantastic team.

What do you consider your key successes through the years?

I think one was probably the system for the Japanese firm, as our success with that led to more contracts and gave a much-needed boost to our fledgling company. If that had failed we might have been forced to shut down.

Another is having built the IT function in Manila to become the Sun Life hub for Asia. In our early years it meant establishing the credibility of the IT professionals here and proving our ability to deliver, as until then everything had been done in Canada, even for the Philippines. Years after I left, it eventually spun off to become a full shared services operation serving our Canadian operations in addition to the Asian ones. During my time in the Asia regional office, I also helped improve the Operations and IT functions, participated in some key expansion initiatives, and even helped resolve a crisis situation in another country.



Bungee jumping in New Zealand

But perhaps the peak of my career happened as CEO of Sun Life starting 2009. Within two years, we became the number one insurer in the country and have held that position to this day, even after I retired. We implemented numerous innovations and garnered multiple awards. Marketing experts have said that our marketing strategies and campaigns changed the industry. Most importantly we changed the culture of the company, and it is one we are very proud of – purpose-driven, focused on excellence, genuinely caring, and fun – lots of fun! The various divisions were tops in the industry by almost all relevant metrics – best customer service on indicators such as turnaround time, error rates, fastest claims payment, highest client loyalty scores, etc. Our financial advisors had the highest production and garnered the most awards in both local and global industry recognition events. Our marketing team was probably the most awarded and most effective in the industry, even gaining international awards.

But perhaps one of the things I am proudest of is the work of the Sun Life Foundation. During my time as CEO, we spent hundreds of millions giving back – building 120 classrooms in areas devastated by natural disasters; building houses, parks, and community centers; sending hundreds of students to school; establishing livelihood initiatives in many communities; providing medical assistance and equipment through PGH and other organizations; donating wings in the Mind Museum and the National Museum, and so on. It was really living our purpose of protecting the future of the Filipino in ways outside our core business.

And for me personally, becoming CEO meant transforming myself and stepping out of my comfort zone. From being someone who shied away from having to speak in front of unfamiliar people, I learned to face media and deliver speeches to thousands of people even overseas. I had to study all aspects of the company which impacted our operations and ultimately our results. By the time I retired, I had become quite comfortable in the role, but my values never changed and they were what helped guide me when making difficult decisions.

If you were the President of our country today, what is the most urgent measure you would do? Why?

Most urgent would be addressing the COVID-19 pandemic as every-

thing revolves around our ability to successfully manage that. This means beefing up our healthcare infrastructure – testing, isolation and treatment facilities – and putting a robust contact tracing system in place. This also means putting in needed resources such as medical experts and operations and logistics experts, and using data analytics to drive decision-making. Accelerating vaccination is critical. And we can't forget social safety nets as poverty and hunger have dramatically increased. To achieve all these we need to provide proper funding; our spending thus far pales in comparison to our peers. We really need to create an efficient and smoothly functioning system to allow us to live with the virus and handle any surges in the months ahead, because this will stay with us for a very long time.

How would you approach making your judgment on striking a balance between the loss of human lives and the risks of reactivating the economy by prematurely lifting the lockdowns?

I don't think this is a lives vs. livelihoods issue. As other countries like Singapore and Vietnam have shown, you can reopen the economy safely if you have the proper measures in place – testing, tracing, isolation, and treatment. If you are able to identify cases and stop the spread at the source, then you don't get to the stage where hospitals are overwhelmed. As it is, we have not been able to do this successfully, and making the situation worse is that our healthcare system has been underfunded for years so we don't have the hospital capacity we need for our population.

So we don't have a choice but to lock down whenever surges occur. Even if we loosen restrictions, if people see that the pandemic is not under control you won't see the boost to the economy because consumer confidence simply isn't there, and our economy is consumption driven. So business confidence won't be there either.

How have you balanced your lifestyle so as not to miss out on your family despite the conceivably grueling demands of your work?

You can't really balance, you have to determine your priorities and at any given time make a decision on what's more important and if there are alterna-



The Mantarings at the Arctic Circle in Svalbard, Norway: Riza (center) with son Ino, daughter Tina, son Gijo, and husband Chicho

tives. Early on I decided family would come first, so if it came to a choice between working or attending a school event I would go to the school event, because you don't want your child to be the only one without a parent. This is where a supportive partner is important.

There were times when I really couldn't make it, but my husband and I made sure one of us would always be present. And he was president of a multinational company long before I was! I also tried to really make time on my schedule for things I valued. For example, my assistant tried to avoid scheduling early morning meetings for me because she knew I trained in the mornings for running marathons. I tried to leave Friday nights open as that was date night. And I avoided working on weekends specially when the kids were younger.

It's also important to leave time for yourself – spa afternoons and massages, going out with close friends, and even simply reading. And throughout our entire marriage, we visited

both our parents every single weekend while they were still there, until the pandemic started when we could no longer visit my mother-in-law and had to resort to weekly zoom meetings.

If you had such an opportunity, what would you change otherwise in the way you have crafted your career to flourish?

Nothing really other than paying more attention to studying something before acting on it as there were times when things didn't turn out well due to lack of proper preparation. But my career has turned out far better than anything I could have imagined when starting out, so while I might have done some things better, the outcomes may not actually have been better. **FD**



Finishing the Berlin Marathon

THE LOOMING JUDICIAL CRISIS

FINAL SAY



by J. Albert Gamboa

Unbeknownst to many, the business community has an advocacy for reforms in the judiciary known as the Judicial Reform Initiative (JRI). I only found out about this when we were making the golden jubilee book of FINEX in 2018.

Let me quote from Santi Dumlao's essay in the award-winning book titled FINEX 50: Leading on to Wider Frontiers: "FINEX was a principal proponent of the JRI, a coalition of business organizations to push for judicial reforms especially as they affect the business sector. On first impression, judicial reform appears tangential to the concerns of financial executives, but that's a wrong impression. Many business plans and operations prosper or are hampered by how the judiciary functions, efficiently or inefficiently, fairly or unfairly, speedily or slowly."

For almost two months this year, all courts and judicial offices in the National Capital Region (NCR) and the neighboring provinces of Bulacan, Cavite, Laguna, and Rizal were physically closed. This was mandated by newly-minted Chief Justice Alexander Gesmundo during the period when the "NCR Plus bubble" was placed under modified enhanced community quarantine (MECQ) by the Inter-Agency Task Force on Emerging Infectious Diseases.

According to a corporate lawyer who previously worked in the Supreme Court, the judiciary will be in trouble soon due to the rising number of judges, prosecutors, and public attorneys falling prey to COVID-19.

The concerned lawyer said:

"Throughout the pandemic last year, the courts remained open because justice needs to be served, or at least justice needs to keep turning. Each judge was just given a budget

of about P7,000 to P15,000 depending on court level to provide for personal protection against the virus. An acrylic barrier costs between P20,000 to P50,000 depending on how much they want to be protected. Most just got plastic book covers and used it as a barrier between the bar and the bench."

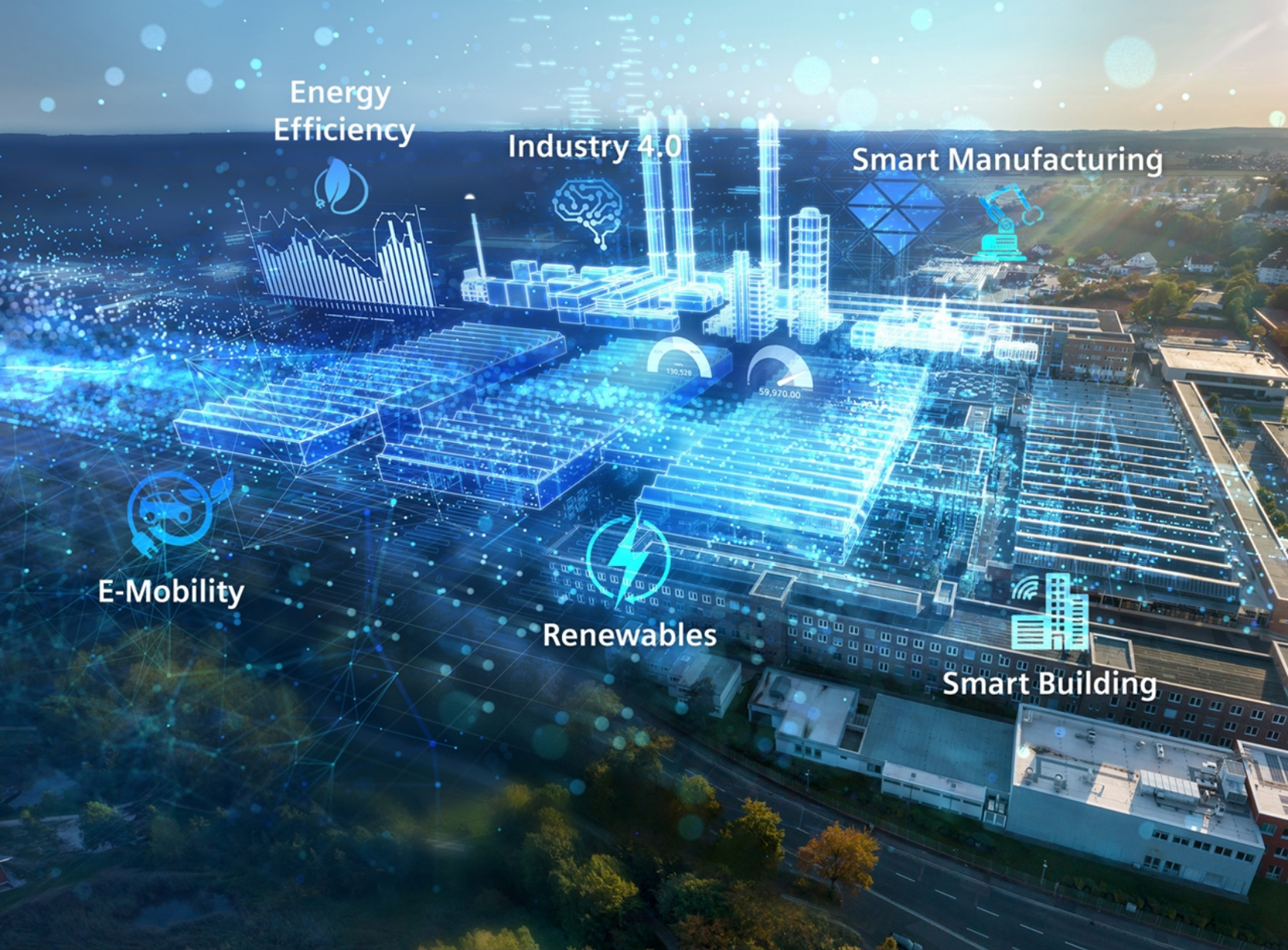
Some judges reportedly spent up to P100,000 of their own money to buy air filters, PPE, alcohol, etc. But not all judges could afford these supplies nor can they work from home because cases are filed everyday and case records are quite voluminous. Not all of them have the resources to bring such documents home and have the space to store them until the next hearing.

"We are not even looking at the court personnel – the staff of each court from the Clerk of Court to the messenger. They're all at risk, too. Worse, they are not easily replaceable. It takes as many years to produce a lawyer as a doctor and also as many years to master the law, including rigorous training paid by the taxpayers, based on the assumption that they will be there until they retire at 70. Imagine the retraining needed to fill up these positions," the lawyer lamented since many of them are former colleagues.

It's time for the JRI to look into this looming crisis in the judicial branch of government. Not only the country's health system is on the verge of collapse, but also the judicial system that serves as the last bastion of democracy in our benighted land. [FD](#)

Postscript: This column was first published by the Manila Times last April 16. JRI board members had a virtual courtesy call on Chief Justice Gesmundo and his Associate Justices on June 7. JRI President Jeng Pascual messaged me thus: "Just wanted you to know that CJ referred to your article in his discussion of how the SC is addressing concerns of the business community." Then followed another Viber message from JRI Chair Baby Nuesa: "Your article was twice cited by CJ Gesmundo at our dialogue. He said they're going to execute a number of reform programs."





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